

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name;

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND APPARATUS FOR INTEGRATED PAYMENTS PROCESSING AND DECISIONING FOR INTERNET TRANSACTIONS

the specification of which (check one) X is attached heret		
Application Serial No and was amende	d on (if applicable).	
I hereby state that I have reviewed and understand the coincluding the claims, as amended by any amendment refer		
I acknowledge the duty to disclose information which is main accordance with Title 37, Code of Federal Regulations, S		
hereby claim foreign priority benefits under Title 35, Unit application(s) for patent or inventor's certificate listed below application for patent or inventor's certificate having a filing priority is claimed:	v and have also identified below any foreign	
Prior Foreign Application(s)	Priority Claimed	
	Yes No	
Number Country Day/Month/Year Filed		
Number Country Day/Month/Year Filed		

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

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Citizenship	Untied States of America	

application(s) listed below not disclosed in the prior Title 35, United States Co defined in Title 37, Code	and, insofar as the subje United States application de, Section 112, I acknow of Federal Regulations,	States code, Section 120 of the claim in the manner provided by wledge the duty to disclose manual Section 1.56(a) which occurred	s of this application is the first paragraph of naterial information as ed between the filing
date of the prior application	n and the national or PC I	international filing date of this	s application:
Application Con No	Filing Data	Status Patented Band	na Abandanad
Application Ser. No.	Filing Date	Status: Patented, Pendi	ng, Abandoned

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I hereby declare that all statements made herein of my own knowledge are to made on information and belief are believed to be true; and further that the with the knowledge that willful false statements and the like so made a imprisonment or both, under Section 1001 of Title 18 of the United States false statements may jeopardize the validity of the application or any patent in	se statements were made are punishable by fine o Code and that such willfu
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